

Art Unit: 1762

on lines 21- 23 delete "depending on the determination made in the foregoing step, the authorizing party communicates to said third party vendor either a validation or rejection of the proposed transaction." and insert in place thereof:
-- depending on the determinations made in the forgoing step, said authorizing party
(a) rejects said proposed transaction if said user is not verified to be an authorized user or if the difference between said times is not within said predetermined time limit and (b) approves said proposed transaction if said user is verified as an authorized user and the difference between said times is within said predetermined time limit.—

b) In claim 11:

on line ²⁴~~17~~ delete "(d)" and insert in place thereof --(e)--.

c) In claim 29:

on line 8: delete "an encrypted ePIN comprising" and insert in place thereof --a time-limited personal identification number (an "ePIN") by encrypting--;

on line 19: insert after "card" the following: --information--;

on line 27 delete "either a validation or";

on line 28 delete "rejection of the proposed transaction";

JD
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